

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Shirl A. Brant Davis</u>      | Social Security number or ITIN | <b>xxx-xx-8807</b> |
|  | First Name Middle Name Last Name | EIN                            | --_-----           |
| Debtor 2   | <u></u>                          | Social Security number or ITIN | -----              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | --_-----           |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>18-10810-TPA</b>                                       |                                  |                                |                    |

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Shirl A. Brant Davis

11/14/18

**By the court:** Thomas P. Agresti  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Shirl A. Brant Davis  
 Debtor

Case No. 18-10810-TPA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db +Shirl A. Brant Davis, 62 S. Mercer St., Sharpsville, PA 16150-1274  
 14897036 Citi Cards, P.O. Box 9001037, Louisville, KY 40290-1037  
 14897037 Discover, P.O. Box 742655, Cincinnati, OH 45274-2655  
 14897040 PNC Bank, P.O. Box 856177, Louisville, KY 40285-6177  
 14897041 PNC Bank, NA, PO Box 5570, Cleveland, OH 44101-0570  
 14897042 Sears Card, P.O. Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 15 2018 03:57:14 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946

14897035 EDI: RMSC.COM Nov 15 2018 08:33:00 BP/SYNCRB, PO Box 530942, Atlanta, GA 30353-0942  
 14897034 EDI: BANKAMER.COM Nov 15 2018 08:33:00 Bank of America, NA, PO Box 15222,  
 Wilmington, DE 19886-5222  
 14897038 EDI: DISCOVERPL Nov 15 2018 08:33:00 Discover Personal Loans, PO Box 6105,  
 Carol Stream, IL 60197-6105  
 14897314 +EDI: PRA.COM Nov 15 2018 08:33:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14897039 EDI: RMSC.COM Nov 15 2018 08:33:00 Paypal Credit Svcsgecrb, PO Box 960080,  
 Orlando, FL 32896-0080  
 14897043 +EDI: RMSC.COM Nov 15 2018 08:33:00 SYNCRB/JC Penney, PO Box 965007,  
 Orlando, FL 32896-5007  
 14897044 EDI: RMSC.COM Nov 15 2018 08:33:00 Synchrony Bank/Amazon, PO Box 960013,  
 Orlando, FL 32896-0013  
 14897045 EDI: RMSC.COM Nov 15 2018 08:33:00 Walmart/Synchrony Bank, PO Box 960024,  
 Orlando, FL 32896-0024

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
 cr BANK OF AMERICA, N.A.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

David J. Graban on behalf of Debtor Shirl A. Brant Davis graban@verizon.net  
 James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkggroup@kmlawgroup.com  
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
 Tamara Ochs Rothschild trothschild@gmx.com, pa70@ecfcbis.com

TOTAL: 4